

HSBC UK Mortgage Rate Sheet

Rates Effective From	01.11.22	Bank of England Base Rate	2.25%
Current Residential SVR	5.54%	3 Year Fixed Rate End Date	31.03.26
2 Year Fixed Rate End Date	31.03.25		
5 Year Fixed Rate End Date	31.03.28		

New Business Mortgage Rate Sheet
First Time Buyer Rate Sheet Home Mover Rate Sheet Remortgage Rate Sheet International New Business Residential Rate Sheet Purchase BTL Rate Sheet Remortgage BTL Rate Sheet
Existing Mortgage Customer Rate Sheet
Existing Mortgage Customer Borrowing More Rate Sheet Existing Mortgage Customer Switching Rate Sheet International Existing Customer Switching Residential Rate Sheet Existing BTL Mortgage Customer Borrowing More Rate Sheet Existing BTL Mortgage Customer Switching Rate Sheet

Rates Effective From	01.11.22
Current Residential SVR	5.54%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.99%	£0	£5,000,000	£0	004071976
Standard	5.79%	£999	£5,000,000	£0	004071983
5 Year Fixed					
Fee Saver	5.69%	£0	£5,000,000	£0	004072618
Standard	5.48%	£999	£5,000,000	£0	004072624
Premier Customers Only	5.45%	£1,499	£5,000,000	£0	004072630
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£5,000,000	£0	001008398

Maximum 70% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.04%	£0	£2,000,000	£0	004071977
Standard	5.84%	£999	£2,000,000	£0	004071984
5 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004072619
Standard	5.48%	£999	£2,000,000	£0	004072625
Premier Customers Only	5.45%	£1,499	£2,000,000	£0	004072631
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008399

Rates Effective From	01.11.22
Current Residential SVR	5.54%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 75% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.04%	£0	£2,000,000	£0	004071978
Standard	5.84%	£999	£2,000,000	£0	004071985
5 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004072620
Standard	5.48%	£999	£2,000,000	£0	004072626
Premier Customers Only	5.45%	£1,499	£2,000,000	£0	004072632
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008400

Maximum 80% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.14%	£0	£1,000,000	£0	004071979
Standard	5.94%	£999	£1,000,000	£0	004071986
5 Year Fixed					
Fee Saver	5.74%	£0	£1,000,000	£0	004072621
Standard	5.63%	£999	£1,000,000	£0	004072627
Premier Customers Only	5.60%	£1,499	£1,000,000	£0	004072633
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.2% + BoE Base Rate	£999	£1,000,000	£0	001008401

Rates Effective From	01.11.22
Current Residential SVR	5.54%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 85% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.19%	£0	£750,000	£0	004071980
Standard	5.99%	£999	£750,000	£0	004071987
5 Year Fixed					
Fee Saver	5.79%	£0	£750,000	£500	004072622
Standard	5.63%	£999	£750,000	£0	004072628
Premier Customers Only	5.60%	£1,499	£750,000	£0	004072634
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.2% + BoE Base Rate	£999	£750,000	£250	001008402

Maximum 90% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.24%	£0	£550,000	£0	004071981
Standard	6.04%	£999	£550,000	£0	004071988
5 Year Fixed					
Fee Saver	5.84%	£0	£550,000	£500	004072623
Standard	5.69%	£999	£550,000	£0	004072629
Premier Customers Only	5.66%	£1,499	£550,000	£0	004072635
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.28% + BoE Base Rate	£999	£550,000	£250	001008403

Maximum 95% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.64%	£0	£500,000	£0	004071982
5 Year Fixed					
Fee Saver	5.99%	£0	£500,000	£500	004071995

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5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.99%	£0	£5,000,000	£0	004072008
Standard	5.79%	£999	£5,000,000	£0	004072015
5 Year Fixed					
Fee Saver	5.69%	£0	£5,000,000	£0	004072636
Standard	5.48%	£999	£5,000,000	£0	004072642
Premier Customers Only	5.45%	£1,499	£5,000,000	£0	004072648
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£5,000,000	£0	001008404

Maximum 70% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.04%	£0	£2,000,000	£0	004072009
Standard	5.84%	£999	£2,000,000	£0	004072016
5 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004072637
Standard	5.48%	£999	£2,000,000	£0	004072643
Premier Customers Only	5.45%	£1,499	£2,000,000	£0	004072649
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008405

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Current Residential SVR	5.54%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

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Maximum 75% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.04%	£0	£2,000,000	£0	004072010
Standard	5.84%	£999	£2,000,000	£0	004072017
5 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004072638
Standard	5.48%	£999	£2,000,000	£0	004072644
Premier Customers Only	5.45%	£1,499	£2,000,000	£0	004072650
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008406

Maximum 80% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.14%	£0	£1,000,000	£0	004072011
Standard	5.94%	£999	£1,000,000	£0	004072018
5 Year Fixed					
Fee Saver	5.74%	£0	£1,000,000	£0	004072639
Standard	5.63%	£999	£1,000,000	£0	004072645
Premier Customers Only	5.60%	£1,499	£1,000,000	£0	004072651
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.2% + BoE Base Rate	£999	£1,000,000	£0	001008407



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Bank of England Base Rate

2.25%

Please note that all customers are entitled to a free standard valuation A Completion fee of £17 is subject to application type					
Maximum 85% LTV - Home Mover Residential Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.19%	£0	£750,000	£0	004072012
Standard	5.99%	£999	£750,000	£0	004072019
5 Year Fixed					
Fee Saver	5.79%	£0	£750,000	£500	004072640
Standard	5.63%	£999	£750,000	£0	004072646
Premier Customers Only	5.60%	£1,499	£750,000	£0	004072652
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.2% + BoE Base Rate	£999	£750,000	£250	001008408

Maximum 90% LTV - Home Mover Residential Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.24%	£0	£550,000	£0	004072013
Standard	6.04%	£999	£550,000	£0	004072020
5 Year Fixed					
Fee Saver	5.84%	£0	£550,000	£500	004072641
Standard	5.69%	£999	£550,000	£0	004072647
Premier Customers Only	5.66%	£1,499	£550,000	£0	004072653
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.28% + BoE Base Rate	£999	£550,000	£250	001008409

Maximum 95% LTV - Home Mover Residential Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.64%	£0	£500,000	£0	004072014
5 Year Fixed					
Fee Saver	5.99%	£0	£500,000	£500	004072027

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Bank of England Base Rate

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Maximum 60% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.89%	£0	£5,000,000	£0	004072046
Standard	5.64%	£999	£5,000,000	£0	004072052
5 Year Fixed					
Fee Saver	5.59%	£0	£5,000,000	£0	004072891
Standard	5.37%	£999	£5,000,000	£0	004072894
Premier Customers Only	5.34%	£1,499	£5,000,000	£0	004072897
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£5,000,000	£0	001008410

Maximum 70% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.94%	£0	£2,000,000	£0	004072047
Standard	5.69%	£999	£2,000,000	£0	004072053
5 Year Fixed					
Fee Saver	5.64%	£0	£2,000,000	£0	004072892
Standard	5.38%	£999	£2,000,000	£0	004072895
Premier Customers Only	5.35%	£1,499	£2,000,000	£0	004072898
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008411

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Bank of England Base Rate

2.25%

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Maximum 75% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.94%	£0	£2,000,000	£0	004072048
Standard	5.69%	£999	£2,000,000	£0	004072054
5 Year Fixed					
Fee Saver	5.64%	£0	£2,000,000	£0	004072893
Standard	5.38%	£999	£2,000,000	£0	004072896
Premier Customers Only	5.35%	£1,499	£2,000,000	£0	004072899
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008412

Maximum 80% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.99%	£0	£1,000,000	£0	004072049
Standard	5.74%	£999	£1,000,000	£0	004072055
5 Year Fixed					
Fee Saver	5.75%	£0	£1,000,000	£0	004072660
Standard	5.54%	£999	£1,000,000	£0	004072666
Premier Customers Only	5.51%	£1,499	£1,000,000	£0	004072672
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.2% + BoE Base Rate	£999	£1,000,000	£0	001008413

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5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

Please note that all customers are entitled to a free standard valuation
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Maximum 85% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.09%	£0	£750,000	£0	004072050
Standard	5.79%	£999	£750,000	£0	004072056
5 Year Fixed					
Fee Saver	5.75%	£0	£750,000	£0	004072661
Standard	5.54%	£999	£750,000	£0	004072667
Premier Customers Only	5.51%	£1,499	£750,000	£0	004072673
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.2% + BoE Base Rate	£999	£750,000	£0	001008414

Maximum 90% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.24%	£0	£550,000	£0	004072051
Standard	5.94%	£999	£550,000	£0	004072057
5 Year Fixed					
Fee Saver	5.89%	£0	£550,000	£0	004072662
Standard	5.69%	£999	£550,000	£0	004072668
Premier Customers Only	5.66%	£1,499	£550,000	£0	004072674
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.48% + BoE Base Rate	£999	£550,000	£0	001008415



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5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - International New Business Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.39%	£0	£5,000,000	£0	004072181
Standard	6.19%	£999	£5,000,000	£0	004072184
5 Year Fixed					
Fee Saver	6.09%	£0	£5,000,000	£0	004072768
Standard	5.88%	£999	£5,000,000	£0	004072771
Premier Customers Only	5.85%	£1,499	£5,000,000	£0	004072774
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.09% + BoE Base Rate	£999	£5,000,000	£0	001008428

Maximum 70% LTV - International New Business Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.44%	£0	£2,000,000	£0	004072182
Standard	6.24%	£999	£2,000,000	£0	004072185
5 Year Fixed					
Fee Saver	6.09%	£0	£2,000,000	£0	004072769
Standard	5.88%	£999	£2,000,000	£0	004072772
Premier Customers Only	5.85%	£1,499	£2,000,000	£0	004072775
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.27% + BoE Base Rate	£999	£2,000,000	£0	001008429



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5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 75% LTV - International New Business Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.44%	£0	£2,000,000	£0	004072183
Standard	6.24%	£999	£2,000,000	£0	004072186
5 Year Fixed					
Fee Saver	6.09%	£0	£2,000,000	£0	004072770
Standard	5.88%	£999	£2,000,000	£0	004072773
Premier Customers Only	5.85%	£1,499	£2,000,000	£0	004072776
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.27% + BoE Base Rate	£999	£2,000,000	£0	001008430

Rates Effective From	01.11.22
Current BTLSVR	5.10%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.74%	£0	£2,000,000	£0	004072654
Standard	5.44%	£1,999		£0	004072567

Maximum 65% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.84%	£0	£1,000,000	£0	004072655
Standard	5.54%	£1,999		£0	004072568

Maximum 75% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.84%	£0	£1,000,000	£0	004072656
Standard	5.54%	£1,999		£0	004072569

Rates Effective From	01.11.22
Current BTLSVR	5.10%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

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Maximum 60% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004072570
Standard	5.49%	£1,999		£0	004072573

Maximum 65% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.74%	£0	£1,000,000	£0	004072571
Standard	5.54%	£1,999		£0	004072574

Maximum 75% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.74%	£0	£1,000,000	£0	004072572
Standard	5.54%	£1,999		£0	004072575



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Bank of England Base Rate	2.25%
3 Year Fixed Rate end date	31.03.26

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Maximum 60% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.44%	£0	£5,000,000	£0	004072675
Standard	5.39%	£999	£5,000,000	£0	004072678
3 Year Fixed					
Fee Saver	5.84%	£0	£5,000,000	£0	004072684
Standard	5.49%	£999	£5,000,000	£0	004072690
5 Year Fixed					
Fee Saver	5.54%	£0	£5,000,000	£0	004072696
Standard	5.29%	£999	£5,000,000	£0	004072702
Premier Customers Only	5.26%	£1,499	£5,000,000	£0	004072708
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£5,000,000	£0	001008416

Maximum 70% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004072676
Standard	5.39%	£999	£2,000,000	£0	004072679
3 Year Fixed					
Fee Saver	5.89%	£0	£2,000,000	£0	004072685
Standard	5.59%	£999	£2,000,000	£0	004072691
5 Year Fixed					
Fee Saver	5.54%	£0	£2,000,000	£0	004072697
Standard	5.29%	£999	£2,000,000	£0	004072703
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072709
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008417



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Current Residential SVR	5.54%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	2.25%
3 Year Fixed Rate end date	31.03.26

Please note that all customers are entitled to a free standard valuation.

Maximum 75% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004072677
Standard	5.39%	£999	£2,000,000	£0	004072680
3 Year Fixed					
Fee Saver	5.89%	£0	£2,000,000	£0	004072686
Standard	5.59%	£999	£2,000,000	£0	004072692
5 Year Fixed					
Fee Saver	5.54%	£0	£2,000,000	£0	004072698
Standard	5.29%	£999	£2,000,000	£0	004072704
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072710
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008418

Maximum 80% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.54%	£0	£1,000,000	£0	004072400
Standard	5.49%	£999	£1,000,000	£0	004072681
3 Year Fixed					
Fee Saver	5.89%	£0	£1,000,000	£0	004072687
Standard	5.59%	£999	£1,000,000	£0	004072693
5 Year Fixed					
Fee Saver	5.59%	£0	£1,000,000	£0	004072699
Standard	5.34%	£999	£1,000,000	£0	004072705
Premier Customers Only	5.31%	£1,499	£1,000,000	£0	004072711
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.12% + BoE Base Rate	£999	£1,000,000	£0	001008419



Rates Effective From	01.11.22
Current Residential SVR	5.54%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	2.25%
3 Year Fixed Rate end date	31.03.26

Please note that all customers are entitled to a free standard valuation.

Maximum 85% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.64%	£0	£750,000	£0	004072401
Standard	5.49%	£999	£750,000	£0	004072682
3 Year Fixed					
Fee Saver	5.94%	£0	£750,000	£0	004072688
Standard	5.64%	£999	£750,000	£0	004072694
5 Year Fixed					
Fee Saver	5.59%	£0	£750,000	£0	004072700
Standard	5.34%	£999	£750,000	£0	004072706
Premier Customers Only	5.31%	£1,499	£750,000	£0	004072712
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.12% + BoE Base Rate	£999	£750,000	£0	001008420

Maximum 90% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.79%	£0	£550,000	£0	004072402
Standard	5.68%	£999	£550,000	£0	004072683
3 Year Fixed					
Fee Saver	5.99%	£0	£550,000	£0	004072689
Standard	5.74%	£999	£550,000	£0	004072695
5 Year Fixed					
Fee Saver	5.64%	£0	£550,000	£0	004072701
Standard	5.44%	£999	£550,000	£0	004072707
Premier Customers Only	5.41%	£1,499	£550,000	£0	004072713
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.25% + BoE Base Rate	£999	£550,000	£0	001008421



Rates Effective From	01.11.22
Current Residential SVR	5.54%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate
3 Year Fixed Rate end date

2.25%
31.03.26

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.44%	£0	£5,000,000	£0	004072720
Standard	5.39%	£999	£5,000,000	£0	004072724
3 Year Fixed					
Fee Saver	5.84%	£0	£5,000,000	£0	004072730
Standard	5.49%	£999	£5,000,000	£0	004072737
5 Year Fixed					
Fee Saver	5.54%	£0	£5,000,000	£0	004072743
Standard	5.29%	£999	£5,000,000	£0	004072750
Premier Customers Only	5.26%	£1,499	£5,000,000	£0	004072756
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£5,000,000	£0	001008422

Maximum 70% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004072721
Standard	5.39%	£999	£2,000,000	£0	004072725
3 Year Fixed					
Fee Saver	5.89%	£0	£2,000,000	£0	004072731
Standard	5.59%	£999	£2,000,000	£0	004072738
5 Year Fixed					
Fee Saver	5.54%	£0	£2,000,000	£0	004072744
Standard	5.29%	£999	£2,000,000	£0	004072751
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072757
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008423



Rates Effective From	01.11.22
Current Residential SVR	5.54%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate
3 Year Fixed Rate end date

2.25%
31.03.26

Please note that all customers are entitled to a free standard valuation.

Maximum 75% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004072722
Standard	5.39%	£999	£2,000,000	£0	004072726
3 Year Fixed					
Fee Saver	5.89%	£0	£2,000,000	£0	004072732
Standard	5.59%	£999	£2,000,000	£0	004072739
5 Year Fixed					
Fee Saver	5.54%	£0	£2,000,000	£0	004072745
Standard	5.29%	£999	£2,000,000	£0	004072752
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072758
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008424

Maximum 80% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.54%	£0	£1,000,000	£0	004072442
Standard	5.49%	£999	£1,000,000	£0	004072727
3 Year Fixed					
Fee Saver	5.89%	£0	£1,000,000	£0	004072733
Standard	5.59%	£999	£1,000,000	£0	004072740
5 Year Fixed					
Fee Saver	5.59%	£0	£1,000,000	£0	004072746
Standard	5.34%	£999	£1,000,000	£0	004072753
Premier Customers Only	5.31%	£1,499	£1,000,000	£0	004072759
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.12% + BoE Base Rate	£999	£1,000,000	£0	001008425



Rates Effective From	01.11.22
Current Residential SVR	5.54%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate
3 Year Fixed Rate end date

2.25%
31.03.26

Please note that all customers are entitled to a free standard valuation.

Maximum 85% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.64%	£0	£750,000	£0	004072443
Standard	5.49%	£999	£750,000	£0	004072728
3 Year Fixed					
Fee Saver	5.94%	£0	£750,000	£0	004072734
Standard	5.64%	£999	£750,000	£0	004072741
5 Year Fixed					
Fee Saver	5.59%	£0	£750,000	£0	004072747
Standard	5.34%	£999	£750,000	£0	004072754
Premier Customers Only	5.31%	£1,499	£750,000	£0	004072760
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.12% + BoE Base Rate	£999	£750,000	£0	001008426

Maximum 90% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.79%	£0	£550,000	£0	004072444
Standard	5.68%	£999	£550,000	£0	004072729
3 Year Fixed					
Fee Saver	5.99%	£0	£550,000	£0	004072735
Standard	5.74%	£999	£550,000	£0	004072742
5 Year Fixed					
Fee Saver	5.64%	£0	£550,000	£0	004072748
Standard	5.44%	£999	£550,000	£0	004072755
Premier Customers Only	5.41%	£1,499	£550,000	£0	004072761
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.25% + BoE Base Rate	£999	£550,000	£0	001008427

Maximum 95% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.99%	£0	£500,000	£0	004072723
3 Year Fixed					
Fee Saver	6.09%	£0	£500,000	£0	004072736
5 Year Fixed					
Fee Saver	5.79%	£0	£500,000	£0	004072749



Rates Effective From	01.11.22
Current Residential SVR	5.54%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	2.25%
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Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - International Existing Customer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.39%	£0	£5,000,000	£0	004072181
Standard	6.19%	£999	£5,000,000	£0	004072184
5 Year Fixed					
Fee Saver	6.09%	£0	£5,000,000	£0	004072768
Standard	5.88%	£999	£5,000,000	£0	004072771
Premier Customers Only	5.85%	£1,499	£5,000,000	£0	004072774
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.09% + BoE Base Rate	£999	£5,000,000	£0	001008428

Maximum 70% LTV - International Existing Customer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)		Contract ID
2 Year Fixed					
Fee Saver	6.44%	£0	£2,000,000	£0	004072182
Standard	6.24%	£999	£2,000,000	£0	004072185
5 Year Fixed					
Fee Saver	6.09%	£0	£2,000,000	£0	004072769
Standard	5.88%	£999	£2,000,000	£0	004072772
Premier Customers Only	5.85%	£1,499	£2,000,000	£0	004072775
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.27% + BoE Base Rate	£999	£2,000,000	£0	001008429



Rates Effective From	01.11.22
Current Residential SVR	5.54%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	2.25%
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Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 75% LTV - International Existing Customer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)		Contract ID
2 Year Fixed					
Fee Saver	6.44%	£0	£2,000,000	£0	004072183
Standard	6.24%	£999	£2,000,000	£0	004072186
5 Year Fixed					
Fee Saver	6.09%	£0	£2,000,000	£0	004072770
Standard	5.88%	£999	£2,000,000	£0	004072773
Premier Customers Only	5.85%	£1,499	£2,000,000	£0	004072776
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.27% + BoE Base Rate	£999	£2,000,000	£0	001008430

Rates Effective From	01.11.22
Current BTL SVR	5.10%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

Please note that all customers are entitled to a free standard valuation

A Completion fee of £17 is subject to application type

Maximum 60% LTV - Existing Mortgage Customer Borrowing More BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.54%	£0	£2,000,000	£0	004072714
Standard	5.24%	£1,999		£0	004072717
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					

Maximum 65% LTV - Existing Mortgage Customer Borrowing More BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.64%	£0	£1,000,000	£0	004072715
Standard	5.34%	£1,999		£0	004072718

Maximum 75% LTV - Existing Mortgage Customer Borrowing More BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.64%	£0	£1,000,000	£0	004072716
Standard	5.34%	£1,999		£0	004072719

Rates Effective From
Current BTL SVR
2 Year Fixed Rate end date
5 Year Fixed Rate end date

01.11.22
5.10%
31.03.25
31.03.28

Bank of England Base Rate

2.25%

Please note that all customers are entitled to a free standard valuation

Maximum 60% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.79%	£0	£2,000,000	£0	004072582
Standard	5.49%	£1,999	£2,000,000	£0	004072585
5 Year Fixed					
Fee Saver	5.54%	£0	£2,000,000	£0	004072762
Standard	5.24%	£1,999		£0	004072765
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.74% + BoE Base Rate	£1,999	£2,000,000	£0	001007663

Maximum 65% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.89%	£0	£1,000,000	£0	004072583
Standard	5.59%	£1,999	£1,000,000	£0	004072586
5 Year Fixed					
Fee Saver	5.64%	£0	£1,000,000	£0	004072763
Standard	5.34%	£1,999		£0	004072766
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.74% + BoE Base Rate	£1,999	£1,000,000	£0	001008169

Maximum 75% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.89%	£0	£1,000,000	£0	004072584
Standard	5.59%	£1,999	£1,000,000	£0	004072587
5 Year Fixed					
Fee Saver	5.64%	£0	£1,000,000	£0	004072764
Standard	5.34%	£1,999		£0	004072767